



Why are beneficiaries important?

Naming a beneficiary is an important benefit of life insurance ownership. It determines who receives the proceeds of your death benefit. Under current tax law, life insurance proceeds paid to beneficiaries are not considered taxable income. Over time, events such as marriage, divorce, birth, adoption of a child and/or death of a loved one may dramatically change the intent of how you want your life insurance benefit paid. **Take the time today to make sure your beneficiary designations are current.**

Check your beneficiary(ies) online

You can check your beneficiary designation(s) at any time using Minnesota Life's web site, **www.LifeBenefits.com**. It allows you to have direct access to view and update your beneficiary designation(s) online. For your spouse and child coverage, you (the employee) are the automatic beneficiary.

If this is your first time logging onto **www.LifeBenefits.com**, the "User ID" is the letter "d" followed by your 6-digit State of Delaware ID number. The "Password" is your 8-digit date of birth (mmddyyyy) plus the last 4-digits of your SSN. If you previously logged onto **www.LifeBenefits.com**, you changed the password. Employees unable to remember their unique password are encouraged to call Minnesota Life at **1-877-215-1489** to speak with a customer service representative who will reset your password for immediate use.

Choosing a beneficiary

Some common beneficiary choices are:

- **Primary beneficiary(ies)** – The person or persons named will receive the proceeds.
- **Contingent (Secondary) beneficiary(ies)** – If the primary beneficiary is deceased, the proceeds will be paid to the contingent beneficiary.
- **Irrevocable beneficiary(ies)** – Once you designate the beneficiary, you may not change it without the beneficiary(ies) signed authorization.
- **Default beneficiary** – If you do not make a beneficiary designation, or if there is no named beneficiary alive at the time of your death, benefits will be paid in the following order of priority: your spouse, if living; otherwise your natural and legally adopted children, if living; otherwise your parents, if living, or your estate.

Will Preparation and Legal Services – New for January 1, 2011!

This program gives benefits eligible active employees and their enrolled dependents telephone access to a national network of 22,000 attorneys for consultation on simple wills and testamentary trusts, power-of-attorney and health directives. In addition you can also:

- Create wills, financial power of attorney, living will or final arrangements
- Download legal forms
- Access a library with an assortment of resources

Contact Ceridian LifeWorks at **1-877-849-6034** or visit **www.LifeWorks.com**. The user name is "will" and the password is "preparation".

Questions?

Call Minnesota Life at **877-215-1489** Monday through Friday, 8:00 a.m. to 7:00 p.m. (ET), or by email at lifebenefits@securian.com. You may also contact Leslie Ramsey at the Statewide Benefits Office at **(302)739-8331** or by email at leslie.ramsey@state.de.us.

Services provided by Ceridian LifeWorks are their sole responsibility. The service is not affiliated with Minnesota Life, Securian Life or their group contracts and may be discontinued at any time.

Products are offered under policy form series 00-30252. Please refer to your certificate for details regarding your plan.

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